

# **EXHIBIT B**

## COMMITMENT FOR TITLE INSURANCE



# Chicago Title Insurance Company

CHICAGO TITLE INSURANCE COMPANY, a Nebraska corporation, herein called the Company, for valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the Land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedule A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.

All liability and obligation under this Commitment shall cease and terminate 6 months after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

IN WITNESS WHEREOF, Chicago Title Insurance Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

**Issued By:**

CHICAGO TITLE INSURANCE COMPANY  
15255 S 94TH AVE. STE 604  
ORLAND PARK, IL 60462

**Refer Inquiries To:**

(708)226-0700

CHICAGO TITLE INSURANCE COMPANY

By

*Henry S. Gery*  
Authorized Signatory



Commitment No.: 1410 008826048 OF

CHICAGO TITLE INSURANCE COMPANY

**COMMITMENT FOR TITLE INSURANCE  
SCHEDULE A**

**YOUR REFERENCE: 84 ^WOODLAND DR**

**ORDER NO.: 1410 008826048 OF**

**EFFECTIVE DATE: AUGUST 28, 2010**

**1. POLICY OR POLICIES TO BE ISSUED:**

<b>OWNER'S POLICY:</b>	<b>ALTA OWNER'S 2006 W/SIGNATURE</b>
<b>AMOUNT:</b>	<b>\$100,000.00</b>
<b>PROPOSED INSURED:</b>	<b>TO COME</b>

**2. THE ESTATE OR INTEREST IN THE LAND DESCRIBED OR REFERRED TO IN THIS COMMITMENT IS FEE SIMPLE, UNLESS OTHERWISE NOTED.**

**3. TITLE TO THE ESTATE OR INTEREST IN THE LAND IS AT THE EFFECTIVE DATE VESTED IN:  
ADOLPH CLARK**

**CHICAGO TITLE INSURANCE COMPANY**  
**COMMITMENT FOR TITLE INSURANCE**  
**SCHEDULE A (CONTINUED)**

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**4A. LOAN POLICY 1 MORTGAGE OR TRUST DEED TO BE INSURED:**

NONE

**4B. LOAN POLICY 2 MORTGAGE OR TRUST DEED TO BE INSURED:**

NONE

**CHICAGO TITLE INSURANCE COMPANY**

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**SCHEDULE A (CONTINUED)**

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**5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:**

**LOT 21 IN THE PRESERVES OF SOUTH HOLLAND PHASE ONE, BEING A RESUBDIVISION OF PART OF THE SOUTHEAST QUARTER OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS**

CHICAGO TITLE INSURANCE COMPANY

# COMMITMENT FOR TITLE INSURANCE SCHEDULE B

ORDER NO.: 1410 008826048 OF

SCHEDULE B OF THE POLICY OR POLICIES TO BE ISSUED WILL CONTAIN EXCEPTIONS TO THE FOLLOWING MATTERS UNLESS THE SAME ARE DISPOSED OF TO THE SATISFACTION OF THE COMPANY.

## GENERAL EXCEPTIONS

1. RIGHTS OR CLAIMS OF PARTIES IN POSSESSION NOT SHOWN BY PUBLIC RECORDS.
2. ANY ENCROACHMENT, ENCUMBRANCE, VIOLATION, VARIATION, OR ADVERSE CIRCUMSTANCE AFFECTING THE TITLE THAT WOULD BE DISCLOSED BY AN ACCURATE AND COMPLETE LAND SURVEY OF THE LAND.
3. EASEMENTS, OR CLAIMS OF EASEMENTS, NOT SHOWN BY PUBLIC RECORDS.
4. ANY LIEN, OR RIGHT TO A LIEN, FOR SERVICES, LABOR OR MATERIAL HERETOFORE OR HEREAFTER FURNISHED, IMPOSED BY LAW AND NOT SHOWN BY THE PUBLIC RECORDS.
5. TAXES OR SPECIAL ASSESSMENTS WHICH ARE NOT SHOWN AS EXISTING LIENS BY THE PUBLIC RECORDS.
6. WE SHOULD BE FURNISHED A PROPERLY EXECUTED ALTA STATEMENT AND, UNLESS THE LAND INSURED IS A CONDOMINIUM UNIT, A SURVEY IF AVAILABLE. MATTERS DISCLOSED BY THE ABOVE DOCUMENTATION WILL BE SHOWN SPECIFICALLY.
7. NOTE FOR INFORMATION: THE COVERAGE AFFORDED BY THIS COMMITMENT AND ANY POLICY ISSUED PURSUANT HERETO SHALL NOT COMMENCE PRIOR TO THE DATE ON WHICH ALL CHARGES PROPERLY BILLED BY THE COMPANY HAVE BEEN FULLY PAID.

A 8.

1. TAXES FOR THE YEAR(S) 2009 AND 2010  
2010 TAXES ARE NOT YET DUE OR PAYABLE.

- 1A. NOTE: 2009 FIRST INSTALLMENT WAS DUE MARCH 02, 2010  
NOTE: 2009 FINAL INSTALLMENT NOT YET DUE OR PAYABLE

PERM TAX#	PCL	YEAR	1ST INST	STAT
29-09-413-048-0000	1 OF 1	2009	\$7,558.25	PAID

.....

YEAR	AMOUNT
2002	\$ 1,805.59

AS TO 29-09-412-016-0000  
THE FIRST ESTIMATED INSTALLMENT AMOUNTING TO \$ 609.56 IS UNPAID.  
THE FINAL INSTALLMENT AMOUNTING TO \$ 1,196.03 IS UNPAID.

ACQUIRED BY VILLAGE OF SOUTH HOLLAND AND TAXES DUE AND UNPAID ON PROPERTY ARE WAIVED AND NULL AND VOID PURSUANT TO 35 ILCS200/21-95 AND THE TAX BILLS OF THIS PROPERTY ARE HEREBY VOIDED AND LIENS FOR SUCH TAXES ARE EXTINGUISHED.

AS TO 29-09-412-016-0000

2B THE GENERAL TAXES AS SHOWN BELOW

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YEAR                      AMOUNT  
2002                      \$ 1,031.80

AS TO 29-09-412-017-0000  
THE FIRST ESTIMATED INSTALLMENT AMOUNTING TO \$ 348.28 IS UNPAID.  
THE FINAL INSTALLMENT AMOUNTING TO \$ 683.52 IS UNPAID.

ACQUIRED BY VILLAGE OF SOUTH HOLLAND AND TAXES DUE AND UNPAID ON]

**B 9. AS OF FEBRUARY 1, 2008, THE COOK COUNTY TREASURER NO LONGER PROVIDES DUPLICATE TAX BILLS FOR CURRENT YEAR TAXES TO PARTIES OTHER THAN THE TAX ASSESSEE. THE COMPANY REQUESTS THAT ORIGINAL TAX BILLS BE FURNISHED WHENEVER THE COMPANY IS REQUESTED TO PAY TAXES. ORIGINAL BILLS SHOULD BE FURNISHED AT OR BEFORE THE TIME THE COMPANY IS REQUESTED TO MAKE PAYMENTS.**

**C 10. NOTE: THE LAND LIES WITHIN A COUNTY WHICH IS SUBJECT TO THE PREDATORY LENDING DATABASE ACT (765 ILCS 77/70 ET SEQ. AS AMENDED). A CERTIFICATE OF COMPLIANCE WITH THE ACT OR A CERTIFICATE OF EXEMPTION THEREFROM MUST BE OBTAINED AT TIME OF CLOSING IN ORDER FOR THE COMPANY TO RECORD ANY INSURED MORTGAGE. IF THE CLOSING IS NOT CONDUCTED BY THE COMPANY, A CERTIFICATE OF COMPLIANCE OR A CERTIFICATE OF EXEMPTION MUST BE ATTACHED TO ANY MORTGAGE TO BE RECORDED.**

**NOTE: FOR KANE, WILL AND PEORIA COUNTIES, THE ACT APPLIES TO MORTGAGES RECORDED ON OR AFTER JULY 1, 2010.**

**D FOR ALL ILLINOIS PROPERTY: FOR COMMITMENT ONLY**

**EFFECTIVE JUNE 1, 2009, PURSUANT TO PUBLIC ACT 95-988, SATISFACTORY EVIDENCE OF IDENTIFICATION MUST BE PRESENTED FOR THE NOTARIZATION OF ANY AND ALL DOCUMENTS NOTARIZED BY AN ILLINOIS NOTARY PUBLIC. UNTIL JULY 1, 2013, SATISFACTORY IDENTIFICATION DOCUMENTS ARE DOCUMENTS THAT ARE VALID AT THE TIME OF THE NOTARIAL ACT; ARE ISSUED BY A STATE OF FEDERAL GOVERNMENT AGENCY; BEAR THE PHOTOGRAPHIC IMAGE OF THE INDIVIDUAL'S FACE; AND BEAR THE INDIVIDUAL'S SIGNATURE.**

**E FOR COOK COUNTY PROPERTY: FOR COMMITMENT ONLY**

**EFFECTIVE JUNE 1, 2009, IF ANY DOCUMENT OF CONVEYANCE FOR COOK COUNTY RESIDENTIAL REAL PROPERTY IS TO BE NOTARIZED BY AN ILLINOIS NOTARY PUBLIC, PUBLIC ACT 95-988 REQUIRES THE COMPLETION OF A NOTARIAL RECORD FOR EACH GRANTOR WHOSE SIGNATURE IS NOTARIZED. THE NOTARIAL RECORD WILL INCLUDE THE THUMBPRINT OR FINGERPRINT OF THE GRANTOR. THE GRANTOR MUST PRESENT IDENTIFICATION DOCUMENTS THAT ARE VALID; ARE ISSUED BY STATE OR FEDERAL GOVERNMENT AGENCY; BEAR THE PHOTOGRAPHIC IMAGE OF THE INDIVIDUAL'S FACE; AND**



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BEAR THE INDIVIDUAL'S SIGNATURE. THE COMPANY WILL CHARGE \$25.00 PER NOTARIAL RECORD.

F 11. MORTGAGE DATED FEBRUARY 29, 2008 AND RECORDED MARCH 12, 2008 AS DOCUMENT NO. 0807241173 MADE BY ADOLPH CLARK, SINGLE, TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) SOLELY AS NOMINEE FOR RUSH MORTGAGE CONSULTANTS INC. TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$416,500.00. ASSIGNED TO CITIMORTGAGE INC. BY INSTRUMENT RECORDED AS DOCUMENT NO. 0925235017.

K 12. PROCEEDING PENDING IN CIRCUIT COURT AS CASE NUMBER 09CH 28675 FILED AUGUST 17, 2009 AND AMENDED COMPLAINT FILED MAY 4, 2010 BY CITIMORTGAGE INC. AGAINST ADOLPH CLARK, THE PRESERVE OF SOUTH HOLLAND HOMEOWNERS ASSOCIATION FOR FORECLOSURE OF MORTGAGE DOCUMENT 0807241173 NOTED AT EXCEPTION REFERENCE LETTER 'F' ABOVE.

NONE

NOTE: A COMPLETE EXAMINATION OF SAID PROCEEDING HAS NOT BEEN MADE.

NOTICE OF FORECLOSURE RECORDED AUGUST 28, 2009 AS DOCUMENT 0924035116

M 13. MOORISH SCIENCE TEMPLE OF AMERICA, INC., HAVING NO APPARENT INTEREST IN THE LAND CONVEYED SAID PREMISES TO EL-BEY AS TRUSTEE UNDER TRUST AGREEMENT DATED JULY 20, 2010 KNOWN AS TRUST NUMBER 10105905 BY DEED RECORDED JULY 30, 2010 AS DOCUMENT 1021157295. RELATIVE THERETO WE NOTE THE FOLLOWING:

(1) FORMER INTEREST, IF ANY, OF MOORISH SCIENCE TEMPLE OF AMERICA INC., SHOULD BE EXPLAINED

(2) POSSIBLE RIGHT, TITLE AND INTEREST OF EL-BEY, TRUSTEE BY VIRTUE OF SAID CONVEYANCE.

Q 14. IF WORK HAS BEEN PERFORMED ON THE LAND WITHIN THE LAST SIX MONTHS WHICH MAY SUBJECT THE LAND TO LIENS UNDER THE MECHANICS LIEN LAWS, THE COMPANY SHOULD BE FURNISHED SATISFACTORY EVIDENCE THAT THOSE WHO HAVE PERFORMED SUCH WORK HAVE BEEN FULLY PAID AND HAVE WAIVED THEIR RIGHTS TO A LIEN AND THIS COMMITMENT IS SUBJECT TO SUCH FURTHER EXCEPTIONS AS MAY BE DEEMED NECESSARY. IF EVIDENCE IS NOT PROVIDED OR IS UNSATISFACTORY, THIS COMMITMENT/POLICY WILL BE SUBJECT TO THE FOLLOWING EXCEPTION:

"ANY LIEN, OR RIGHT TO A LIEN, FOR SERVICES, LABOR OR MATERIAL, HERETOFORE OR HEREAFTER FURNISHED, IMPOSED BY LAW, AND NOT SHOWN ON THE PUBLIC RECORDS."

T 15. UPON ANY CONVEYANCE OR MORTGAGE OF THE LAND, A STATEMENT FROM THE SECRETARY OF THE BOARD OF MANAGERS OF THE TOWNHOME, HOMEOWNERS, OR OTHER ASSOCIATION, THAT THERE ARE NO UNPAID ASSESSMENT LIENS EXISTING BY REASON OF THE NONPAYMENT OF ASSESSMENTS SHOULD BE FURNISHED.

NOTE: THE STATEMENT SHOULD COVER THE RECORDING DATE OF THE MORTGAGE OR, IF TITLE IS TO BE CONVEYED, THE RECORDING DATE OF THE DEED, WHICHEVER DATE IS LATER.



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6 16. COVENANTS AND RESTRICTIONS (BUT OMITTING ANY SUCH COVENANT OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN UNLESS AND ONLY TO THE EXTENT THAT SAID COVENANT (A) IS EXEMPT UNDER CHAPTER 42, SECTION 3607 OF THE UNITED STATES CODE OR (B) RELATES TO HANDICAP BUT DOES NOT DISCRIMINATE AGAINST HANDICAPPED PERSONS), RELATING IN PART TO THE PRESERVES OF SOUTH HOLLAND HOMEOWNERS ASSOCIATION, ASSESSMENTS AND LIEN THEREFOR, CONTAINED IN THE DOCUMENT RECORDED JANUARY 18, 2006 AS DOCUMENT NO. 0601810105 WHICH DOES NOT CONTAIN A REVERSIONARY OR FORFEITURE CLAUSE.

17. 25 FOOT BUILDING LINE AS SHOWN ON PLAT OF RESUBDIVISION RECORDED AS DOCUMENT 0526634030 ALONG THE SOUTH LOT LINE.

18. UTILITY AND DRAINAGE EASEMENT AS SHOWN ON PLAT OF RESUBDIVISION RECORDED AS DOCUMENT 0526634030, 10 FEET ALONG THE NORTH LINE AND 5 FEET ALONG THE EAST AND WEST LINES OF LOT 21

19. EASEMENT IN FAVOR OF VILLAGE OF SOUTH HOLLAND, THE COMMONWEALTH EDISON COMPANY, NORTHERN ILLINOIS GAS COMPANY, AT&T CABLE AND AMERITECH, AND ITS/THEIR RESPECTIVE SUCCESSORS AND ASSIGNS, TO INSTALL, OPERATE AND MAINTAIN ALL EQUIPMENT NECESSARY FOR THE PURPOSE OF SERVING THE LAND AND OTHER PROPERTY, TOGETHER WITH THE RIGHT OF ACCESS TO SAID EQUIPMENT, AND THE PROVISIONS RELATING THERETO CONTAINED IN THE PLAT RECORDED/FILED AS DOCUMENT NO. 0526634030, AFFECTING THE REAR 10 FEET AND EAST AND WEST 5 FEET OF LOT 21 OF THE LAND.

20. NOTE: WE SHOULD BE FURNISHED WITH THE SELLING PRICE:  
IF SUCH VALUE IS GREATER THAN THE AMOUNT OF INSURANCE REQUESTED, THE APPLICATION SHOULD BE AMENDED TO REQUEST AN AMOUNT EQUIVALENT TO THE FULL VALUE OF THE PROPERTY, AND, IN DEFAULT THEREOF, THE RIGHT IS RESERVED TO INSERT IN THE OWNER'S POLICY THE COMPANY'S USUAL COINSURANCE EXCEPTION.

THE TITLE INSURANCE PREMIUM, TRANSFER TAXES, RECORDINGS OR CLOSING FEE HAVE NOT BEEN BILLED OR ARE SUBJECT TO CHANGE, DEPENDING ON THE SALES PRICE. THE INVOICE IS SUBJECT TO REBILLING UNTIL FINAL REQUESTS FOR INSURANCE, ENDORSEMENTS AND SERVICES ARE MADE AND ALL DOCUMENTS TO BE RECORDED HAVE BEEN RECEIVED AND THIS COMMITMENT IS SUBJECT TO SUCH FURTHER EXCEPTIONS AS MAY BE DEEMED NECESSARY.

21. THE NAMES OF THE PROPOSED INSURED SHOULD BE PROVIDED IN ORDER THAT A JUDGMENT SEARCH CAN BE MADE AGAINST PARTIES PRIOR TO THE EXECUTION AND RECORDING OF THE MORTGAGE TO BE INSURED, IF ANY.

THIS EXCEPTION WILL NOT APPEAR ON FINAL POLICY.

22. NOTE FOR INFORMATION (ENDORSEMENT REQUESTS):

ALL ENDORSEMENT REQUESTS SHOULD BE MADE PRIOR TO CLOSING TO ALLOW AMPLE TIME FOR THE COMPANY TO EXAMINE REQUIRED DOCUMENTATION.

(THIS NOTE WILL BE WAIVED FOR POLICY).

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"Be advised that the "Good Funds" section of the Title Insurance Act (215 ILCS 155/26) becomes effective 1-1-2010. This act places limitations upon the settlement agent's ability to accept certain types of deposits into escrow. Please contact your local Chicago Title Office regarding the application of this new law to your transaction."

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**P 23. INFORMATIONAL NOTE:**

**THE ORLAND PARK OFFICE IS LOCATED AT:**

**Orland Park Executive Tower  
15255 S. 94th Avenue  
Orland Park, IL 60462  
ph (708) 226-0700  
fax (708) 226-5261**

**WITH QUESTIONS OR TO SCHEDULE A CLOSING, PLEASE CALL US AT (708) 226-0700.  
TO FAX FIGURES FOR A CLOSING IN ORLAND PARK, PLEASE DIAL (708) 226-5261  
\*\* END \*\***